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THE CORNISH MINING CAPTAIN.

By S. BARING-GOULD.

ALACK-A-DAY! As the old order changeth, one of the most fresh and delightful characters Old England has produced is disappearing. Cornish mining is almost at its end. Every week away from the peninsula goes a shipload of miners for whom their occupation is gone, and with them the old cap'n.

Well, what is our loss is others' gain! and he goes to another part of the round world to be there as a waft of fresh air, a racy and delightful companion, a typical Cornish Celt, every inch a man, strong in body, and as strong in opinions, a little rough at times, but with a tenderness of heart like that of a woman.

If we go along the great backbone of Cornwall, we find it a mass of refuse heaps—every here and there is a bristling chimney, an old engine-house, but all desolate; the chimney gives forth no smoke, the engine is silent. The story is everywhere the same—the mine has failed. Is the lode worked out? Oh dear no! There is still plenty of tin—but foreign competition has struck the death-blow to Cornish mining, and the Cornish miner, if he will not starve, must seek his future elsewhere.

Of course there are captains and captains; there is the clever, wheedling captain, who starts mines never intended to pay, of which the only metal to be found is in the pockets of the dupes who are persuaded to invest in them. I knew one such. He found a mine, and was very anxious to get up a company, so he 'salted' it cleverly enough, by dynamiting tin into the soil. But the mining engineer sent down to see this mine and report on it to the investors was too shrewd for him. The projected mine was not in Cornwall but in Devon. 'Halloa!' said he, 'how comes this tin here? It is Cornish metal.'

So that mine never got on all fours.

In a great number of cases, in the large majority, in fact, the captain is himself the

dupe, and dupe of his own ambition. Mining is a speculation; it is a bit of gambling. No one can see an inch into solid rock, and no one can say for certain that indications that promise may not be deceptive. The captain sees the indications, the dupes do all the rest. If the lode proves a failure, then those who have lost in it come down on the captain and condemn him as a rascal.

But there are cases where concealment or falsification of the truth is actually dishonest. Caradon Hill, near Liskeard, according to the saying, is vastly rich in ore:

'Caradon Hill well wrought
Is worth London Town dear bought.'

It has been mined from time immemorial, but is now left at rest, and has been deserted for some years. The tale is told—we will not vouch for its accuracy—that in one of the principal mines on Caradon, the miners came on an immense 'bunch' of copper; and at once, by the captain's orders, covered it up and carried on their work where it was sure to be unproductive. Down, ever more downwards went the shares, as the mine turned out less and less copper, and just as all concerned in the bit of roguery were about to buy up the shares at an absurd price, in burst the water and swamped the mine. To clear it of water would require powerful engines, take time, and prove costly. But as shares had fallen so low no capitalists could be found to invest, and there lies this vast treasure of copper unlifted, deep under water. 'I tell the tale as 'twas told to me.' Is it true? I cannot say—at all events it gives a peep into the methods by which the rise and fall of shares can be managed, and it shows how completely investors are at the mercy of the mining captains. But that there are rogues among the captains does not prove that roguery is prevalent, or that many are tainted with it. On the contrary, as a body they are thoroughly honest, but speculative and hopeful.

There is a certain captain who has great faith in the divining-rod. One day he was bragging about what he had done therewith, when an old miner standing near remarked :

'How about them eighteen mines, cap'n, you've been on as have turned out flukes?'

'I don't say that the rod tells *how much* metal there is, but that it tells where metal lies that is sure sartin. Now look here, you unbelieving Thomas, I'll tell you what happened to me. There was a pas'le o' fools wouldn't believe nothing about the divining-rod, and they said they'd give me a trial wi' my hazel rod; so I took it, and I went afore 'em over the ground, and at last the rod kicked, just like my old woman when her's a bit contrary. Well, said I, you dig there! and dig they did.'

'And did you come on a lode, cap'n?'

'I'll tell you what we came on—a farmer's old 'oss as had been buried 'cos her died o' strangles. Well, I promise you, they laughed and jeered and made terrible fools o' themselves, and said I was done. I done! said I—not I; the divining-rod is right enough. Look, they buried the old 'oss wi' her four shoes on. The rod told the truth—but mark you, her didn't say how much metal is under ground.'

The endurance and coolness of the miner are remarkable. But an instance or two will show this better than by dilating on the fact.

At a certain mine, which we will call Bear-walls, the shaft crumbled in. It was sunk through a sandy or rubbly matter that had no cohesion. When it ran in, there were below a miner and a boy. The latter was nearly frantic with terror, whined and wept, and could not be comforted. The man, whom we will call Thomas Penfound, considered the situation, and at once saw that if they were to be recovered alive, it would not be for many days. Accordingly, said he to his lad, 'Now, Jim, us must reserve our candles to eat. Us must do without light,' and at once he doused the candles.

For five days and nights these two were entombed. The cold was intense, and Thomas Penfound was obliged to keep the boy walking in the dark lest he should fall asleep, when he would not wake again, and he had, of course, also to keep himself awake. The tallow candles served them as food—and, by the way, miners are somewhat fond of tallow dips. I do not know that they consider them as a delicacy, but they do not dislike them.

Those without saw that the only way to save the entombed man and boy was to sink another shaft, and this was at once put in hand under the directions of the captain, Cap'n Zackie. That man worked for four days and nights without ceasing, save to take his meals, and that as a hasty snack. He neither lay down for one hour nor dozed, but kept at work for all those one hundred and twenty hours as though he were a machine.

At the end of that time the buried miners were reached. The boy was in a dazed condition. Not so Thomas Penfound. The first remark he made was, 'Any fellow han' me a light and a bit o' 'baccy for my pipe?' and on reaching the grass he said, 'I wonder if my old woman have got summat cookin' for me.'

He was much surprised that all wished to shake him by the hand. 'Why,' said he, 'what is all this about? I ain't done nothin' but sit in darkness.'

Captain Zackie received the Victoria medal for his devotion. He had to go up to town for it, and was presented with it by the Princess of Wales.

Very often the captains are sober, and teetotalers. But this is not always the case, unhappily; and some are temperance advocates on the platform, but something else in the public-house. There was an old chap of this description who was known far and wide for his ardent temperance harangues. A very good friend one day went with him to prospect a promising new district. They entered to refresh at the little tavern, situated some twelve hundred feet above the sea, perhaps the highest planted public-house in England. The friend was amused to see Captain Jonas take the whisky bottle, and half-fill his glass, holding his hand round the tumbler to hide how much he had helped himself to.

'Halloa, Cap'n!' exclaimed the friend, 'I thought you took naught but water.'

'Sir,' answered Jonas with great composure, 'us must live up to our elevation. I does it on principle.'

Some of the Cornish mining captains have had experiences out of England as common miners. There is one I know who worked in the Australian gold-fields many years ago, and he loves to yarn about those days.

'We were a queer lot,' said he to me one day; 'several of us—and my mate was one—(not I, you understand)—were old convicts. But it was as much as my life was worth to let 'em know that I was aware of it. There were various ways in which a score against a man might be wiped out. I'll tell you what happened once. There was a chap called Rogers—he came from Redruth way—and he let his tongue run too free one day, and said as how he knew something of the back history of a few of our mates. Well, I knew evil would come of it, and evil did. Things was rough and ready in those days, and we'd tin buckets for carrying up the gold, and sand, and so on. Well, one day when Rogers was about to come up the shaft, by the merest chance, one of them buckets was tipped over, and fell down. I went after him down the shaft, and that there bucket had cut off half his head, and cut near through his shoulder. You wouldn't ha' thought it would have done it, but it did. Bless you, I've seen a tumblerful of water knock a man down if the water didn't 'break,' as they call it, before reaching the bottom of a deep shaft; it comes down in one lump like lead.'

After a while he went on—'I had a near squeak once, the nearest I ever had. When we were going to blast below, all men were sent up except the one who was to light the fuse. Well, one day there was only myself to do it. I set fire to the fuse, and away I went, hauled up. But somehow it didn't go off. I thought that the water had got in, so before I reached the top and had got out, I signalled to be lowered again. I had just reached the bottom

when the explosion took place. The rocks and stones went up past me in a rush, and down they came again. How it happened that I escaped is more than I can tell you; but God willed it; that was enough for me. I was back with my shoulder to the rock, and the stones came down in a rain, but not one any bigger than a cherry stone hit me. But I can tell you the men above were frightened. They couldn't believe their ears when I shouted; they couldn't believe their eyes when they saw me come up without a scratch. Folks say the age o' miracles is past. I'll never say that; it was a miracle I weren't killed, and no mistake.'

'Well, Captain,' said I, 'and did you make a fortune out at the Australian gold-fields?'

He looked at me with a twinkle in his eye. 'I went out with half-a-crown in my pocket. When I came back I'd got just one ha'penny.'

'But all the gold you found?'

'That had a curious way of leaving me, and getting into the possession of my mate—him who'd been a convict. He grew rich, he did. I didn't. Well, I came back with experience.'

'And now, Cap'n, what are you going to do?'

'There's nothing going on in the old country. I'm off somewhere over the seas again. Can't help it. I love dear old England, and blessed old Cornwall above all, but if they won't or can't support me and my family, I must go elsewhere.'

Alas! this is too true. The mines are nearly all shut down. In one parish alone, that of Calstock, there were twenty-two in active operation a few years ago, now not one.

The miners are scattered over the world. They are gone to South Africa, to Brazil, to the Straits Settlements.

The Cornish arms represent a pile of fifteen balls, and the motto beneath runs, 'One and all.' Now all the component parts of Cornish industry, the Cornish people, are scattered, and one and all dispersed through the globe; but give them the chance, and back they will come to old Cornwall again. Trust them.

THE FASCINATION OF THE KING.

CHAPTER VIII. (continued).

SPURRING our horses to a last endeavour, we pressed through the town amid the enthusiastic welcome of the inhabitants and began to ascend the steep path to the citadel. It was plain that our arrival had been noticed, for a guard of honour was drawn up in the gateway to receive us. Our horses clattered under the archway and with the guard presenting arms we entered the court-yard to pull up before the palace steps. The group that I saw gathered there to welcome me I shall never forget. It included both the king and queen, and standing beside them, her hand resting upon my sister's shoulder—the Princess Natalie.

Springing from my horse, I clasped Olivia in my arms and kissed her, then shook hands with the princess, and afterwards with the king, who could scarcely greet me, so overcome was he with emotion.

'You must have ridden hard; we did not expect you for another day at least,' said the king after he had recovered himself a little. 'When your appearance on the plain was reported to me, I could scarcely believe it could be you. I thank you from the bottom of my heart for this prompt reply to my call.'

As he spoke Olivia put her hand in mine and with her eyes swimming with tears said:

'And I thank you too.'

The Princess Natalie was about to speak, but she stopped herself at the last moment. A bright flush crimsoned her fair face and made her look lovelier than I had ever seen her before.

Having expressed his approval to Verman, who stood waiting upon the steps, the king escorted me into the palace, where a room had been prepared for me. A delicious cold bath, followed by a substantial meal, quite revived me; and within an hour of my arrival I was able to accompany the king to his study and to hear the story of his trouble.

As I sat in a long cane chair by the window, and he stood before me with the light falling upon his face, I was able to take stock of him, and to observe the great change the last year had worked in his appearance. When I had left the Médangs he had looked, even if he had not been, a comparatively strong man. Now he was only a shadow of his former self. His eyes were even more hollow than before, though they still retained much of their fire; his cheeks were sunken, and he walked with a more decided stoop than I had remembered of old. His mind, however, was as clear and his faculties as acute as when I had first spoken to him of his kingdom.

'Verman has probably explained all that has occurred,' he said when we were alone together, 'so that, beyond recapitulating the main points, I need not at present go deeply into that. In my own mind I am convinced that our enemies are taking advantage of the trouble that has occurred on the frontier to make an attempt to obtain possession of my kingdom, but fortunately I am prepared for them. Two or three small engagements have been fought with varying loss on either side, but so far nothing on a larger scale has been done. Here, as near as I can gather, are the particulars of our opponent's forces.'

He led me to a table in the centre of the room, on which was pinned a large chart representing the kingdom of the Médangs. On a small slip of paper pinned to this, and coloured to correspond with certain dots upon the chart itself, was an approximate estimate of the enemy's forces, with their distribution; also an exact account of the Médang army in all its branches. The king pointed out to me the plan upon which he was acting, and described in glowing terms the qualifications of the generals holding the different commands. He told me that the temper of his troops was excellent, and I gathered from his words that he was quite confident as to the result. For my own part, however, I was not so sanguine. His army seemed too small and too untried to hope to be able to cope for any length of time with the forces France would be certain to put into

the field against it; while the reserves he was mobilising, and upon which I was counting so much, would scarcely be sufficiently matured to afford them the support they undoubtedly would require. Taken altogether, the outlook was not a bright one, but for more reasons than one I determined not to allow my friend to suppose that I had any fear as to the ultimate result.

When we had discussed the situation in all its lights, had interviewed two officers leaving for the front, and my attention had been drawn to the bustle going forward in the arsenal, the king turned to me, and laying his hand upon my shoulder, said quickly:

'But I am forgetting there is some one you have not yet seen. Come with me.'

So saying, he led me from the room, down the long corridor towards his consort's apartments on the other side of the palace. Having learned from one of the women-servants the whereabouts of the queen, we were conducted to the room in question. There we discovered Olivia seated by the window, holding in her arms a bundle, the sight of which almost brought my heart up into my mouth. On seeing her husband she rose and came to meet us. The king drew back the veil that hid the little face, and with a pride that I have never seen, showed me the countenance of his first-born son. I bent down and kissed it, and as I did so, for some reason for which I could not then account, the tears rose in my eyes and trickled down my cheeks. Had I been in a position to analyse my emotion as I did later, I should have contrasted the visit to the king's study with this call upon the nursery. The two events seemed so opposite. In the first I had had brought home to me the lamentable insufficiency of the king's forces and the consequent danger to the dynasty of the Médangs; in the second I had placed before me for my consideration the father's joy in the heir to the throne he had built up for himself. One, the thing he most desired; the other, what he most dreaded. Small wonder therefore that my heart was touched.

'If you could only realise, Instow,' said the king as he took the child from his mother's arms, 'how all my hopes in life are centred in this little one, you would come nearer understanding my character than you have ever done yet. For his sake I shall fight to the death for my throne; and may God grant me success!'

His words and the sincerity with which they were spoken went to my heart, and the glimpse I caught of Olivia's face over his shoulder nearly broke down my fortitude. Her love and her pride in her husband was a most pathetic sight to see, and if you had realised how everything that meant life to them was hanging by a hair, your heart would have been touched like mine. The king's health, the safety of his kingdom, nay, even the very life of this little child, trembled in the balance, and I could do nothing but look on and wait. But *was* there nothing I could do? There and then, heedless of the consequences, regardless of what difficulties it might raise up for me in England later on, I offered my services, which were immediately accepted. All I could do to keep Marie I. upon the throne should

be done, and if he felt it should be through no fault of mine.

'God bless you, Instow,' said the king in a choking voice. 'With you at my back I shall feel even more certain of success than ever.'

'God bless you too,' said Olivia with unaccustomed seriousness, while the babe in her arms sucked his little dimpled fist and gazed round-eyed at his father and myself.

For the rest of that day and the day following we were kept as busy as bees. Despatches from the front arrived in the early morning and at mid-day, and had to be considered and instructions given where necessary. There was the supply of arms and ammunition to be pushed forward for the new troops that were being hourly enrolled, officers of all branches of the service arrived to have audience with the king, and in addition there were all the thousand and one nameless odds and ends incidental to a campaign to be attended to.

Towards nightfall a messenger was announced with an important despatch from the front. It was to the effect that an engagement of some importance had been fought, in which the king's troops had been driven back. In the general's opinion another was imminent; and he gave the strength of the respective forces, and asked for instructions. A council meeting, consisting of His Majesty, the prime-minister, the Governor of the citadel, and myself, was immediately called to consider it. At any other time I would have resented Roche's presence after what had occurred between us, but in the face of this new danger I was not prepared to upset the king by raising minor difficulties.

'Gentlemen,' said His Majesty when we were seated at the council table, 'you have heard the news that has been brought to me this evening. I will not disguise the pain this intelligence has caused me. However, as what is done cannot be undone, it behoves us to guard against a repetition of such a catastrophe. General Du Berg forwards me a plan showing his present position and also that of the enemy. I will spread it out upon the table that you may be able to study it for yourselves.'

He did so, and for something like five minutes we pored over it in silence.

'Now that we have made ourselves conversant with the situation of our troops,' he said when we had finished, 'we have to consider the general's question whether it is better to risk a big battle here, in the open country near the border, or whether it would be advisable to retire from our present position and endeavour to draw the foe after us into the jungle, where our men are more at home, and where we shall be in closer touch with our reserves. I shall be glad to hear your opinions upon that point.'

The question was a difficult one for a non-military man like myself to answer, and I waited for General Roche to speak first. My own opinion favoured the latter alternative, but it appeared that the general's preference was decidedly for risking an advance. He felt confident, he said, that the reverse the Médang arms had just suffered was the effect of the

shilly-shallying policy that had hitherto been adopted. There was a vast difference, he pointed out, in attacking and being attacked. Up to this time the French had invariably attacked, and in consequence, the heart of the troops had suffered. Let them, however, once obtain a success and their temper would be entirely changed. That success could only be obtained by advancing. On the other hand, if they were to retire into the jungle and allow themselves to be followed by the enemy, then the forces would be certain to imagine that their leaders were doubtful of success, and from that time forward the war might be considered at an end. The battle-field, he continued, was all in favour of their side, the troops were still willing, and under such circumstances it would be the greatest folly possible to think of withdrawing. So fervid was his language, so convincing his arguments, that I could see that the king was prejudiced in their favour. He was a staunch believer in his army, and would not dream it possible that they could remain long covered by this cloud of defeat.

Under these circumstances, it was with some trepidation I gave utterance to my own humble opinions in favour of withdrawal. That they were not well received I must admit. His Majesty greeted them with scarcely concealed impatience, the prime-minister with surprise, and Roche with a sneer upon his face for which I could have struck him. That the latter had some reason other than we knew for his advice I could not help feeling certain; but whatever I may have thought on the subject, I took care to keep to myself.

'I am sorry that you should not feel sufficient confidence in my troops to advise an advance, my lord,' said the king, more coldly than he had ever yet spoken to me.

'Your Majesty must remember that I do not know your army as well as you do,' I replied, 'and I only gave my opinion for what it is worth. Your men are at home in the jungle, and the French are not. Nature will assist you there as she will not do in the open, and, as you said just now, you will be more in touch with your reserves. However, both your Majesty and General Roche are military men; I am not. I therefore state my opinion with deference, and bow to your superior judgment.'

'If your Majesty will allow me to make a suggestion,' said Roche, 'I would advise that you visit the scene of action yourself, and consult with General Du Berg. You will then be placed in a better position for considering the merits of both plans and of judging between them.'

The king slapped his hand upon the table and then sprang to his feet.

'You have hit the nail on the head this time, Roche,' he cried. 'That is the best advice I have received yet. I will certainly visit the scene of action myself.'

'But, your Majesty'—I began.

'My lord,' he interposed hastily and with a little show of impatience, 'we must have no more "buts." My mind is made up. I shall leave for the front to-night. If I start in an hour, I shall be there by daylight, and then I shall see for myself what is best to be done.'

I looked at his haggard face, the stooping shoulders, and wondered that he could be so mad as to propose such an excursion. But in the face of his declared intention, I determined not to say anything on the subject to him. It would be better to find Olivia and get her to endeavour to persuade him from such a course.

This I did as soon as the council meeting was at an end, and she agreed with me that at any cost such a proceeding must be prevented. An hour later she came to me in my sitting-room.

'I can do nothing with him,' she said, almost with tears in her eyes. 'General Roche seems to have convinced him that the issue of the war depends upon his presence at this engagement, and nothing I can say or do will make him stay at home.'

'Then what is to be done?'

'We can only let him have his way,' she replied. 'But I cannot tell you how frightened I am for him. He is so ill, and he will take no care. He seems to think of every one and everything but himself.'

'Will it make you easier in your mind, dear, if I accompany him?' I asked.

'Much easier,' she answered quickly. 'I know I can trust you to see that he comes to no harm.'

'Then I will go. And throughout the time we are absent from the citadel he shall not leave my sight. Under those circumstances he cannot come to much harm.'

'God bless you, Instow,' said Olivia, and as she spoke the king entered the room.

When I told him that it was my intention to accompany him he seized my hand and shook it with all his old friendliness.

'Come with me, Instow,' he said, 'and you shall see my arms victorious. Remember they are fighting for my son and for my throne, and I know God will let them be victorious.'

MUNICIPAL PAWNBROKING.

THE proposal which was brought forward on a recent occasion in the London County Council with the object of establishing a system of municipal pawnbroking in the metropolis was dismissed very summarily, both by the members of the Council and by the general public. Why the question was not seriously discussed it would be rather difficult to say. On the Continent the authorities do not regard it as an undignified proceeding to advance money to the public on approved security. Almost every nation in Europe except ourselves has its system of state or municipal pawn-shops, or of societies which, under government authorisation, carry on their business solely as charitable institutions.

In England no attempt has been made by public authority to advance money to small borrowers, and private enterprise has alone dealt with the matter. Even the legislation on the subject is not of very great antiquity. The earliest trace of any enactment in regard to pawnbroking was a statute of the first parliament of James I., entitled 'An Act against Brokers.' From that time till 1872 various

measures were passed; but in this year the Pawnbrokers' Consolidated Statute was enacted, and has remained in force in Great Britain ever since. Under its regulations, which were made when money was much dearer than it is now, a pawnbroker is entitled to charge, for a loan above ten shillings and not exceeding forty shillings, a profit of a halfpenny on each two shillings lent on the pledge for each calendar month. The term is for twelve months, with seven days' grace, when the pledge may be sold by auction; but it can be redeemed at any time before the actual day of sale. Even within three years after the sale the pawnbroker is entitled to receive any surplus which may have remained after payment to the pawnbroker of the amount due to him. Pledges, however, pawned for ten shillings or under, if not redeemed in time, become the property of the pawnbroker. For sums over two pounds special terms can be arranged, provided they are embodied in the form required by the Act. If the advance is above ten pounds, the pawnbroker is in exactly the same position as any other money-lender, and can make what terms he likes with his customer. He is not allowed to take in pawn articles either from an intoxicated person or from a child under sixteen years of age, nor to receive linen or apparel or unfinished materials entrusted to wash or make up. He has to take out an annual license for each of his establishments, for which he pays seven pounds ten shillings; and if he trades in plate, an additional license of five pounds fifteen shillings. In Ireland the regulations which deal with pawnbroking are almost entirely contained in the statutes of 1786 and 1788, which were passed by the Irish parliament before the Union. Attempts have been made at various times to carry on pawnbroking in England on a more or less charitable scale, but they have all ended disastrously. Perhaps the most notable fiasco was the Equitable Loan Bank, founded in 1825 under the patronage of the Duke of York. The most recent attempt was that of a company called the 'Mont-de-piété of England, Limited,' which was formed in 1886. According to its prospectus, it proposed 'to help the poor in their time of need without pauperising them.' As its charity began at home, and consisted in making advances to its own directors on mining and other speculative securities, it is not very surprising that it ultimately came under the cognisance of the official receiver in bankruptcy. In Ireland the 'Mont-de-piété' system lived for a few years, but finally disappeared in 1853.

The country in which the smallest amount of pawnbroking is carried on is Switzerland. Being a frugal and thrifty nation, the Swiss do not encourage the system of raising money on personal property. In the canton of Berne there were a few years ago only two pawnbrokers. One retired because he did not receive sufficient support, and the other, who only did a small business, has recently died. In the whole canton of Zurich there are only two pawnbroking establishments. They are at Zurich and Winterthur, and are both carried on by the Cantonal Bank, which, being a state bank, can conduct the business without regard to a large

profit. By the cantonal law, pawnbrokers are only allowed to charge one per cent. per month; and this very low rate, coupled with the stringency of the law, precludes private individuals from embarking in such an unprofitable trade. The result is that there are a number of second-hand dealers, who are also subject to the cantonal law and under the control of the police, who buy outright the articles brought to them. Their customers content themselves with the vague and frequently illusory promise that they will be able to buy them back; but they are at the mercy of the dealers, who can ask what price they like for the repurchase of the articles. For some reason which is not very obvious, the people prefer to have recourse to the second-hand dealers, who are increasing every year, rather than raise money by pledging their property at the pawnshops of the Cantonal Bank.

The impecunious in Portugal can have recourse to the banks, the great benefit society called the 'Monte Pio Geral,' or the ordinary pawnbrokers. The pledges accepted for loans by the banks are mainly debentures and other marketable securities; but they do not disdain to increase their revenue by making advances on plate, jewellery, and precious stones. Like the 'Monte Pio Geral,' they employ licensed valuers to appraise the securities which are deposited with them, and the amount advanced on each article is about three-fourths of its certified value. The valuations are paid for by the pawnbroker on a fixed scale, and hold good for twelve months. At the expiration of this period a fresh valuation may be made, when the pawnbroker may be required to either reduce his liability or increase the value of his security. The interest varies with the official bank-rate, which it slightly exceeds. The business of the ordinary pawnbroker is regulated by statute. He has to obtain a license from the civil governor; he must declare the amount of capital he intends to embark in his business, and deposit at the proper office securities equivalent to the proposed sum. He has, furthermore, to give satisfactory evidence of his good character, and also of his commercial ability. Having commenced his business, he has every three months to submit his register of loans, showing the interest he is charging, to the chief of police or to the chief administrative authority. Whether there is any legal limit to the amount of interest he can charge it is difficult to say. If there be, he knows how to evade it.

In Paris pawnbroking operations are conducted with a certain air of distinction, for the tutelary guardians of the pledges are the Minister of the Interior and the Préfet de la Seine, the latter being the president of the Mont-de-piété administration. He is assisted by the Préfet de Police, some members of the Municipal Council, of the Assistance Publique, and of directly elected representatives of the citizens. The Mont-de-piété was founded in 1777, and no other institution of the kind can be established in Paris without the authority of the Government. But Paris was by no means the initiator of the system in France, for exactly two hundred years previous to this date Avignon distinguished itself by founding

the first *Monte-de-piété*. Although the state in the capital and the municipalities in the provinces have a monopoly of these establishments, private pawnbroking exists in France, but it has no legal status. There are certain clandestine agencies which lend money on pledges illicitly, and there are the 'Marchands de Reconnaissances,' or pledge-brokers, who buy the pawn-tickets of the *Mont-de-piété*, and resell them at a very considerable profit to the original holders. The rate of interest charged by the *Monts-de-piété* is seven per cent., and the minimum advance is three francs. From this sum up to five francs no charge is made if the pledges are redeemed within two months. There is practically no limit to which an advance may be made. The name, address, and profession of the pawnier must be given, and if the sum exceeds sixteen francs, papers of identity must also be produced. In the case of a soldier, he must be accompanied by a non-commissioned officer of his company. There are stringent regulations in regard to receiving pledges from women and children for sums over sixteen francs, and every precaution is taken to prevent stolen goods from being pawned. No advances are made upon furs, uniforms, or weapons of any kind, but bedding is accepted as a security, and the administration takes care to properly disinfect it. In fact, the poorest classes in Paris during the summer months may be said to live on their beds while they are being taken care of by the *Monts-de-piété*.

Like a certain historic piece of furniture, the *Mont-de-piété* contrives a double debt to pay. Indeed it does more, for besides making advances to the needy and necessitous, it receives for the conduct of its business loans from the public, who find a safe investment in *Mont-de-piété* bonds. Furthermore, the surplus profits, which realise a very considerable sum, are devoted to the Paris hospitals, and indigence thus becomes the handmaid of the afflicted. But the *Mont-de-piété* system is not a perfect one from the borrower's point of view. Owing to the arrangement by which the appraisers are made responsible for any loss or deterioration on the articles pledged, most, if not all of them, are undervalued, and a really fair advance is rarely obtained. In the provinces the *Monts-de-piété*, which are regarded as charitable institutions, are under the control of the local authorities, the mayor of the town being *ex-officio* president of the council of administration. They are exempt from stamp-duties, and the rate of interest varies in accordance with the working expenses. At Nice, where the *Mont-de-piété* has only been established since 1891, the rate of interest is nine per cent.

In Germany pawnbroking is carried on by the state, by the parish, and by private enterprise. The State Loan Office in Berlin is under the direction of the Prussian State Bank, and it has three branches in the city. As in Paris, these establishments are conducted solely for the benefit of the public, and the surplus profits are devoted to charitable purposes. Even the private pawnbrokers are not allowed to retain any surplus which may be obtained on the sale of unre-

deemed pledges after the payment of all expenses. The amount has to be paid into the savings-bank to the account of the owner, and if not claimed within a year, the money may be devoted to parochial objects. The State Loan Office charges twelve per cent. interest per annum, whilst the private pawnbrokers are allowed to charge twenty-four per cent. on loans not exceeding thirty shillings, and twelve per cent. on advances above this sum. But whereas the money is lent for six months in each instance, the state office gives six months' grace, and the private office only four weeks, before the sale of the pledge. As under the *Mont-de-piété* system, government securities can be pledged for about three-fourths of their value, and only six per cent. interest is charged. This facility is a great advantage to the poorer classes who have invested their savings, as they are not compelled to sell in what may perhaps be a falling market. Amongst the favourite articles pledged in Germany are fur-coats and watches, which appear to be a perennial source of revenue. In the State Loan Office special provision is made to prevent the ravages of moths in the coats, which are stored in a cool place. On a certain day in January 1894 the state office had no less than twenty-seven thousand watches to take care of. They constituted eighteen per cent. of all the articles pledged.

Private pawnbrokers in Austria-Hungary carry on the largest amount of business, under laws very similar to those in force in England. There also exists throughout the empire a system of *Monts-de-piété*, under the control of either the municipalities or the state, whilst Vienna rejoices in the possession of the Imperial Pawn Office. At the head of the Imperial Institution is the Emperor, through his Imperial Chancery, but the office is practically under the direction of the Ministry of the Interior. It has one branch in the suburbs, and although originally established with the aid of the privy-purse and the Vienna poor-fund, it is now run at a profit, one-half of which is annually devoted to the poor of the capital. Its staff are all servants of the crown, and it has a pension list of £3000 a year. The rate of interest is ten per cent., and as no charge is made for a less term than a fortnight, the poorer classes are largely driven to apply to the private pawnbrokers when the article to be pawned is of small value. The private pawnbrokers are, however, resorted to by the lowest class of the community for another purpose. During nine months of the year they not only store but preserve from the moths an immense quantity of clothing, greatcoats and furs, which are entrusted to their care, and which the Imperial establishment will not accept.

The systems in vogue in the other European states may be briefly described. In Belgium, after many changes and vicissitudes, the *Monts-de-piété* were finally established in 1848, under the control of the government, and the necessary funds obtained from charitable institutions and from the municipalities. The rate of interest varies from four to sixteen per cent. At Brussels during recent years it has been six per cent. per annum. There exist also in

Belgium speculators called 'Marchands de Reconnaissances,' who buy up pawn-tickets, redeem the goods at once, distribute them in fresh lots, and repawn them. Their business is illegal, but, owing to the system they adopt, it is difficult to secure a conviction. An extremely useful object which the Monts-de-piété serve is the granting of loans, without interest, to indigent persons, when their funds permit after the payment of all establishment expenses. In Italy also the Monts-de-piété are regarded as benevolent institutions. That at Rome was founded by a monk named Giovanni Calvo more than three hundred and fifty years ago; whilst in Florence pawnbroking under government control was introduced at the end of the fifteenth century, at the instance of the great Savonarola. The rate of interest charged by the Mont-de-piété at Rome varies, according to the amount of the loan, from five to seven per cent., but loans up to five lire are exempt from any charge. The term is for six months. Woollen goods, however, are not renewable, and other articles must be revalued on renewal. There are agencies throughout the city which work in connection with the central office, but they charge rather a higher rate of interest. The private pawnbrokers, who carry on business under the authorisation of the police, charge an exorbitant interest, reaching sometimes to sixty per cent. They buy up pawn-tickets, and speculate on the proceeds of the sale of the pledges.

The 'Banken van Leening,' or pawn-banks of the Netherlands, are managed by the municipalities under a royal decree. There are also in Holland private pawnshops, which are not subject to any special regulations. They charge what interest they like, and pocket the surplus proceeds arising from the sale of the pledges. Owing to there being fewer formalities than at the municipal pawn-office, they are, despite their abuses, much resorted to by the poorer classes. They can lend money on real property, ecclesiastical symbols, military goods, workmen's tools, and public securities, which the municipal banks are not allowed to do. In Madrid the Savings-bank and the Mont-de-piété is a joint institution under the protection of the Minister of the Interior. It is managed by an honorary council of thirty, appointed by the government. The joint institution is worked in the following manner: The Savings-bank pays four per cent. on its deposits; the Mont-de-piété takes the deposits, pays five per cent. interest for them, and reissues them again to its customers at six per cent. Each establishment thus makes one per cent. profit, which is sufficient to pay working expenses and leave something for the increase of capital. Advances on jewels, precious stones, and plate are made for one year; on linen articles of clothing for six months; and on government securities for four months. There are in Madrid a great many private pawnbrokers, whose usual charge is equivalent to about sixty per cent. They are said to give larger advances than the Mont-de-piété, and remain open for business longer. Almost every town in Spain of any importance possesses a Mont-de-piété. In Norway and Sweden pawnbroking is carried on by various banking com-

panies, of which the 'Pant Aktie Bank' makes ten per cent. profit on its operations. In Denmark the system is conducted by private enterprise under the regulations of the state. Although in almost every state in Europe pawnbroking is carried on under the aegis of the government or municipal authorities for the benefit of the poor and needy, it is not a little singular that in the British Isles, where exists the most extensive system of organised public charity in the world, nothing should have been done in this direction.

JUANITA.

CHAPTER III.

HE found the cabin deserted as he feared. Not a trace of the workings below was to be seen; the entrance to the treasure cave was covered with fifteen feet of gravel above it, safely hid for the present; and then it dawned on him, for the first time, that he was now the sole owner of all the gold. His unfortunate partners were buried twenty feet below the surface—struck as they were stooping, and crushed down by tons of water and great boulders. Such fatalities were too common in those days. The huge pits, sunk through the gravel to the bed-rock below, were often twenty to twenty-five feet deep, the sides having hardly any slope to them, for the gravel was so packed and beaten by the weight and action of the stream as to stand erect like any wall. As the workings were always up-stream, this compelled the miners to work at the most dangerous place. The enormous downpour of water struck them as they were gathering up their tools, preparatory to leaving the pit; without a moment's warning, stunned by blows from great stones and rocks hurled on them by the torrent, and thus helpless to escape, they were buried in a moment almost by the stream of rushing sand and gravel carried with the water. Escape was impossible; and it was owing to Erskine's being behind at the wheel that his life was saved, the water only reaching him, while the stones remained in the pit and filled it up.

Erskine knew nothing of these men, his late partners, or where they came from. In those days men were reticent as to their belongings and their past; they met and parted, worked together and alone, and none knew from where the other came. In case of sudden death, the custom was that failing any special bequest made by the deceased, the share of the dead man went to his partners. So all this wealth went to Ned, and his thoughts wandered back to a dear old country place at home, once in his family; now he could buy it back, perhaps, and live the most perfect life on earth, that of an English country gentleman. And then the pale, olive face—that persistent face—of Nita floated before him, and he sighed, as men will sigh when they have all they deserve and deem it hard they cannot have more. He had secured a lovely bride, and wealth beyond his dreams, and yet he sighed. Poor Ned, he was to be pitied! Picking the greater part of his effects on one mule, he mounted the other

and returned to Dave's camp, thinking his wisest course would be to stay there meanwhile, and discuss with the old man the best method of moving the treasure; besides, he would see Nita daily, and he now felt that this was necessary to his existence. He had yet formed no plans—to be with her was enough; of course he must tell her father; he had promised that much. He little knew the surprise in store for him, however.

On arriving at the camp he found father and daughter absent. Pitched close by were the lodges of a small hunting party of Indians—four or five young bucks, and an older Indian squatted on their heels round an expiring fire, busily gnawing the ribs of an antelope whose skin lay near. Ned, dismounting, tied his mules to a tree. He did not love the Indians much—mistrusted them, in fact; and, like most white men in the west, deemed a dead red-skin of superior value to a live one, well knowing that treachery was considered a virtue by most of these children of the forest and the plains. So, carelessly swinging his revolver to the front, where it would be handy in case of need, he advanced with the usual salutation of 'How.' The elder Indian rose to his feet, and gazing fixedly at Ned for a moment, said: 'Me savvy you—you killin' grizzly—me Tindoy.' Erskine remembered the man and the incident, and at once felt at his ease. He had, over a year before, shot a grizzly bear under circumstances of special risk to himself, and at the same time had probably saved Tindoy's life. An Indian never forgets a friend or an enemy, and this man considered Ned a friend. Tindoy, chief of the Banak tribe of the Sioux nation, was a fine specimen of the red man. Muscular and strong, he stood erect as an arrow, like all his race; his raven hair hanging to the neck, with braided locks on either cheek, was decked with coloured beads. Fastened on the crown of his bare head was a long feather from an eagle's plume—the badge of chieftom. He had moccasins and leggings of dressed buckskin reaching to the waist and a vest of lighter substance, while over all fell from the shoulders a striped blanket of brilliant colours, worn like the Roman toga, leaving the right arm free. He was considered loyal to the Government during some serious Indian troubles, and had used his influence successfully in keeping the greater part of his hot-headed tribe from the war-path.

Dave and his daughter returned to camp laden with fat trout and grayling in addition to three blue grouse shot by the old man. Erskine took the fish from Nita and helped her to prepare them at the water's edge. She said: 'Ned, I have told my father. I had to tell him; my heart is so full of joy, I was compelled to tell some one. You must speak to him this evening, Ned,' then softly, 'my husband.' This last expression convinced Erskine that the girl viewed him as her actual husband, and that her stern old father probably took the same view. He remembered how she had told him that any failure on his part in love or fidelity towards her would not only kill her but himself as well; and he fully realised that she was quite capable of making matters warm for him if her jealousy or passion was aroused. He was touched by the pathetic manner she had

deplored her having no bosom friend in whom she could confide her new delicious story, the story of her love, and her being compelled to fall back on her grim taciturn father as a confidant. Ned felt the plot was thickening, little suspecting that Nita with a woman's instinct had spoken to her father freely, and had pressed him to arrange a marriage without delay. She was quite as acute in her own little way, this handsome half-caste girl, as many of her grander sisters in the fashionable world; and having hooked her fish securely, she saw no reason for incurring a possible loss in landing him by needless delays. She was not trammelled by ancient precedents or useless conventionalities. She was simply unaware of any reason why she and Ned should not be married at once, if they were to be married at all; and she was haunted by a lurking dread that something might happen to prevent her marriage if it was postponed. She was deeply in love with Ned and very proud of her victory, but equally anxious that their marriage should be at once, for then she would have him safe and her very own always, and she would be content; but until that consummation of her dearest hopes and wishes was effected she could not rest. So she told her father in her imperious way, and knowing her of old he consented for the sake of peace, though grieving to lose his daughter.

It occurred to Erskine to ask the assistance of Tindoy and his party as well as of Dave Le Gros in moving the treasure. He knew but few of the miners above his claim, and those not well enough to trust. He felt his secret would be safe with all the party present, and ere long he made up his mind to let matters take their own course. If the safe removal of the gold compelled him also to take a handsome bride, why then he would marry Nita. So turning to her with a smile he said: 'All right, Nita Mia, I will speak to him to-night.' The Indians did not join the others at supper, preferring their own food and their own style of cooking—this being simply to thrust a rib into the fire for a few moments and then gnaw it nearly raw like wolves. Later on the party joined together round the fire; and Tindoy, producing a short briar pipe, filled it from Erskine's proffered tobacco-pouch. The Indian had visited Le Gros' camp to consult him regarding the disposition for peace or war of some border tribes well known to Dave. The two men had known each other for years, and each respected the other. Erskine rose to his feet, Nita's eyes upon him; and after he had begged Dave to join him, they strolled down the glade. In a few words he told the old man he loved his daughter, that she returned his love, and asked for his consent. Le Gros stopped suddenly, his fierce eyes fixed on Ned's.

'My daughter has told me of this; I believe you are a good man, from what I know of you, but my girl has always been a good girl to me, my only friend and comrade for years past. Together we have hunted, shot, and fished, enduring many a privation and hardship; and now that I am getting old and worn, you would rob me of her and let me go my way alone. She loves me as her father, you as her future

husband, and her love for you will outweigh that for me. Ah! I have long dreaded this day,' added the old man sadly, as though talking to himself. Then fiercely he addressed Ned again: 'Why have you come between me and my girl? Why could you not have left her alone, left her heart in peace and left her to me?' Now his voice fell, and in the soft Mexican language of Nita's dead mother he talked to himself, his heart gone back to the long ago when he too won his dark-eyed bride against her parents' wishes. A silence followed, Dave looking on the ground as though his thoughts were elsewhere—as indeed they were.

When next Ned spoke, he in earnest tones pointed out to the old man the needlessness of any parting between his daughter and himself, concluding, 'I wish to camp with you and make your home mine meanwhile.'

Le Gros, looking up, asked: 'What means have you to keep a wife? I take it for granted you wish to marry my girl and make her legally your wife.'

This was a very natural question; for left-handed marriages, so-called, were too common in those days, and Dave was determined that his daughter should never contract such a tie—to be broken at the pleasure of either of the parties. Ned with a quiet smile reassured him:

'I think my means are sufficient for all our wants—I will tell you of them later on. It is your consent I first want.'

'I have not quite finished yet,' rejoined the trapper. 'Have you reflected that my daughter is not white as you are? She has both Indian and Mexican blood in her veins. Are you prepared to protect and care for her in years to come? Will you always treat her as your equal? I know the ways of the white men too well,' he added bitterly; 'I know how they lie—some of them; how they deem any woman not a white inferior to themselves, and when they return to the East leave her and their children behind them without a thought. I know all this. But my daughter is to me as precious as though her blood was pure as the great white queen's. Should you marry her, and fail to treat her always with the same respect and attention you would a wife from your own country, then remember two things—first, that Nita can take good care of herself, and if you do her any wrong, she would quickly avenge herself; second, if she failed, *I would not.*'

The old man spoke with a quiet and impressive dignity; and the last sentence was accompanied by a gleam from his piercing eyes that would in any case have convinced Erskine of his sincerity. Ned had listened silently to Le Gros. There was a certain grim humour in gaining the consent of this man for his daughter's hand, on the condition that he did not fail in his fidelity to her, under the penalty of death at the hand of father or daughter.

He was fascinated with Nita's piquant beauty and bright winning ways. He had no thought of retreat, even were it possible; and as he looked back to camp he saw her watching them, her tall figure a model of graceful curves and outlines, standing like a silhouette sharply cut against the golden sunset.

Le Gros, as they returned to camp, was

evidently pondering the matter deeply in his mind. He was a man of action in all he did, and he decided that under existing circumstances the sooner this marriage was accomplished the better. He did not believe in Ned Erskine hanging for weeks or perhaps months about Nita, each of them in love with the other; and he acted accordingly.

Calling his daughter to him, and addressing Tindoy and his party in Indian, he spoke for some minutes; after which the Indians consulted together for a moment, and then rose to their feet. Le Gros, placing his daughter's right hand in Erskine's right, said, first in English, then in Indian: 'Do you both wish to marry each other, and be man and wife as long as both of you live?'

Nita and Ned signified their assent.

Le Gros again in English and Indian said: 'I now declare you to be man and wife, married as legally as though by a priest, and joined till death parts you.'

The Indian chieftain then faced the setting sun, and stooping down lifted a handful of earth; next, standing motionless with uplifted arm, he cried: 'By the sun above me and the earth below me, do I swear that from this day this man and woman are to me as my brother and sister, and that at all times and places I am their friend when they call to me.'

The other Indians present repeated this oath, the oath an Indian never breaks. Nita grew very pale during the ceremony, brief and informal though it was, and when it was over, with a low cry, she threw herself on Erskine's breast, sobbing violently. Ned soothed her agitation, murmuring softly, 'Nita, dearest wife;' she soon raised her tearful eyes to his, and with a tender smile said: 'Ned, my real husband now.'

The reader may consider these nuptials were rushed through with unreasonable haste and lack of ceremony; but in the Far West people are not accustomed to delay when anything has to be done. In this case there was no complicated trousseau to be prepared, for obvious reasons, and there was no earthly reason for postponing this wedding for days or weeks. Old Dave was no believer in dangerous delays, and Nita, with the shrewdness of her sex, had quite agreed with her father as to the wisdom of a speedy wedding. The law in that day recognised the absolute validity of such marriages.

Ned's feelings were somewhat mixed at this moment, when he found himself supporting his blushing, tearful, and charmingly beautiful bride, now also his legally married wife. He had not foreseen the sudden manner he was to be hurled into matrimony. Not that he objected by any means, but still the haste was no doubt a little startling. No time certainly had been lost in taking him at his own proposal; and now that he had attained what he had long sighed for, Nita's hand, he felt the proceedings had been carried through with somewhat too great rapidity. However, it was now done and past recall, and as he stood there, with his bride leaning on his heart, her soft arms clasped round his neck, her eyes suffused with tenderness, he imprinted kiss after kiss on the red lips, and mentally concluded he was a lucky fellow.

A happy party sat round the camp-fire that evening, Ned with his arm round his young wife's

supple waist, and Nita's head on his shoulder. Both gazed silently at the glowing logs, each thinking of the new change in their lives—she proud and happy, with no concealment of her love; while if to him a lurking doubt would at times present itself as to the wisdom of his choice, one glance at his young wife's perfect face dispelled the doubt and left him exultant. The Indians and Le Gros on the opposite side of the fire discussed the action of the hostiles, against whom Tindoy spoke in severest terms. In times of war Indians keep touch with each other's doings in a marvellous way. News flies like lightning. Foot and mounted runners, smoke and fire signals, sun-signals made by small mirrors obtained from the whites, are all used to convey intelligence; and Tindoy related the results of severe fighting two hundred miles away, which had occurred just three days before. An Indian runner had silently come to the camp, and after a few hurried words to his chief, had taken a handful of dried venison and as silently vanished.

Ned, who had been deeply considering the matter, withdrew his arm from his wife's waist, and told Dave at full length the story of the gold discovery. He let him know that he wished for the assistance of the Indians and himself in moving the treasure out of the country, and begged him to explain the matter fully to Tindoy and his party. Then turning to Nita, he said laughingly:

'You little thought when you married me that you would be the richest woman in this district, did you?'

The girl's eyes dilated with surprise when he told her all the story, and then, nestling closer to him, she said softly: 'The gold is good, Ned, and very good to have, but you, my husband, are better to me than all the gold on earth.' Soon after, taking his hand with a rosy blush, she led him to her tent, where Dave and Tindoy had placed a great pile of soft robes and skins as their joint marriage present. And there the happy pair were lulled to sleep by the scented wind sighing through the pines, while overhead the stars shone forth with dazzling glory.

Sam Blay was a type common in the hills, with a plausible tongue and an easy smile; he preferred lying to the truth, even when the latter was the more prudent course. Calling himself a miner, he rarely worked as one; jumping a claim and then threatening to blow the owner's head off suited him better. Sam was usually to be found in the nearest saloon, where he was always ready for a free drink from drunken fools or nervous strangers anxious to propitiate all and sundry. He picked up a doubtful living by gambling, blackmailing, and stealing, for Sam was essentially lazy and hated honest work. He talked big, a coward at heart and a bully on the surface, and for trickiness was unsurpassed. Those who knew him—and few did not—called him Slippery Sam. He had been prowling down the cañon, looking for something to levy toll on—an unprotected claim or a side of bacon, all was grist to his mill—when he saw below him a party of Indians and two white men busily engaged in some work at the creek bottom. Crouching behind a projecting rock, Sam peered over the edge, seeing but unseen. He observed the men

going in and out of a hole in the rock below the gravel, where a shaft had been sunk; while from time to time they came up with small bags which seemed heavy, judging from the way the bearers held them, and placed them in a heap on the surface. Sam's eyes dilated with amazement.

'Great thunder,' he muttered, 'what is this?' The sacks held gold. He was long enough in mining camps to know that much at a glance. 'But, Caesar's ghost, what does it all mean? Indians too!' Then he recognised old Dave and Erskine, and he softly said to himself: 'I guess I have struck it this time.' He lay crouching, watching the party. He was in no hurry; this lucky stroll of his promised big results if properly worked; and his snaky eyes gleamed and the easy smile had a cruel tinge as he watched the proceedings beneath him. He saw the small sacks packed in larger ones, and loaded on to the waiting mules, then mules and party followed the lower trail down stream. Sam followed at a safe distance on the upper trail, and from his vantage ground above he saw the camp reached, and the sacks delivered inside a white tent which stood apart from the Indian lodges near it. He took careful notes of everything, and departed. Tindoy, it should be mentioned, had willingly assented to Ned's request, but disdained any share of the treasure; he did this for 'his brother,' not for reward.

Nita had been busily at work for days beforehand, cutting up and sewing into bags the choicest deer and antelope skins in camp, and using for thread the sinews of the deer's forelegs, fine as silk and thrice as strong. Buckskin is impervious to gold-dust, and is about the only material, save metal, that is.

Le Gros and Ned had sunk a shaft or small pit to the tunnel mouth, the Indians helping to transport the treasure; and the whole party intended next day to leave the country. Slippery Sam knew every one, and most people knew Sam—some to their sorrow. When he returned from his afternoon stroll—and he came back at a faster pace than he had ever done before—he stopped at a small log cabin standing apart from the others near by. Passing through the open door without knocking, he found the friend he was seeking sitting on an upturned keg before a table of rough boards, eating his newly cooked supper—a lean sinewy man, with evil eyes and unshaven face and thin lips that rarely smiled. This resolute dare-devil was James Jackson, a gambler by profession, suspected of being a road-agent when times served, and a known murderer and scoundrel. Unlike Sam, he was no coward. Fearless, quick in action as in thought, he could gallop midway between trees some sixty feet apart, and deftly plant a bullet in each at the same moment from revolvers in each hand. He was a man who would shake hands with an enemy, and with his left fist pound the enemy's face to jelly, holding his right hand fast meanwhile. An expert sharper, who would deal kings, queens, and knaves to others, reserving aces for himself, at the festive game of poker. He was hated, feared, and fawned on. Sam, out of breath with haste, gasped:

'Jim, there's the biggest lot of boodle down

the crick you ever saw. Gosh! there's loads of it, all sacked up too, nice and handy. Never seed nothin' like it in my time.'

He proceeded to give Jackson a detailed account of what he had seen, and the two worthies sat talking together eagerly until night had fallen. They decided they would make their visit to Le Gros' camp that night, and risk no delay.

Sim Harvey kept the best drinks and the greatest variety in the district. His saloon was a huge barn-like structure, built of logs, roughly hewn inside; a long, low-ceilinged room, the rear piled up with barrels of whisky from Kentucky and wines from California. He himself was a short-legged man, with long arms of brawny muscle, and enormous width of shoulders. Leaning against the bar stood a man dressed in riding-costume of stout corduroy, with high boots and spurs. This was Lindesay, the captain of the Vigilantes, an organisation then approved by all peaceable people, while it was equally dreaded by the other side, the thieves, murderers, and rascals. Often had his life been threatened, and his cool gray eyes and firmly-cut lips had merely smiled contemptuously in reply. As he stood there, quietly chatting to the bar-keeper, a half-drunken loafer staggered past him, making Lindesay a sign as he passed on to the door. The latter waited a few moments, and then followed his spy outside. Passing up a deserted alley he found his man waiting, who told him in a few words that while he was lying on a bench feigning sleep in a deserted corner of the saloon, he had overheard the plot of Jackson and Blay's raid discussed by them and two other men they called in to help them, as they all sat, drinking together, near to where he was stretched out. Lindesay listened quietly, asked a question or two, and then moved slowly away. That very day he had ridden within sight of Le Gros' camp, and knew how to go there. He strolled leisurely along the deserted streets of the mining camp, calling at one or two cabins on his way, and then going to his own, sat down to write some letters—he did not dare to sleep, tired though he was with his long day's ride. He had been waiting for months to catch Mr Jackson in some serious criminal act, for he had long known him to be a dangerous leader and instigator of more timid small fry.

ORANGE-GROWING IN JAFFA.

By REINHOLD PALMER, Jerusalem.

THAT much-prized fruit, the Jaffa Orange, is now so well known and appreciated in England that it may interest readers of this journal to learn some details of the method of its cultivation.

The name by which this variety of orange is known in England is derived from the place where it is cultivated, the growing and prosperous little town of Jaffa on the coast of Syria, so well known to those who have visited Jerusalem, for which it is the port. In the vernacular the name for orange is 'Portugan,' doubtless a corruption of the word Portugal, and is an indication that the orange was probably in the first instance introduced into Palestine from Portugal; but as it is not recorded

when or by whom this tree was thus introduced, the origin of the name can only be a matter of surmise. Although not a native of Syria, it thrives on the sandy coast of that country better probably than anywhere else in the world, the climatic conditions—the rainless summer, accompanied by heavy night-dews, and the winter without frost—being well suited to the growth and development of the fruit. But the culture must of course be supported throughout the long summer by artificial irrigation. Were it not that water to any amount can be procured in every garden and at a moderate depth, it would be impossible to grow oranges in Jaffa. The whole neighbourhood seems to cover a river of vast breadth, percolating through the sand *en route* to the sea. Hundreds of Persian wheels working night and day produce no sensible diminution in the supply of life-giving water.

Several varieties of the orange, such as the round Beladi, the Blood Orange, the Mandarin, &c., thrive along the coast of Syria, but the oval and almost pipless kind known as the Jaffa Orange is only produced in Jaffa itself and its vicinity; and this peculiarity, according to the native gardeners, must be attributed to the quality of the brackish water used in its irrigation. Until about thirty years ago this oval form was quite unknown, when a native gardener, quite by chance, through careful attention to his trees, succeeded, much to his own astonishment no doubt, in improving his Beladi or Spanish variety of orange into the Shamuti, by which name the Jaffa kind is known in the vernacular. By selling grafts from his improved variety to other garden proprietors, he was instrumental in substituting the Shamuti for the Beladi orange throughout Jaffa. It is a remarkable fact that all attempts hitherto made at growing the oval orange elsewhere than at Jaffa have not been successful; even at Sidon and Tripoli on the Syrian coast, where the climate and soil seem precisely of the same nature as at Jaffa, all experiments in this direction have failed.

The method of laying out a garden in Jaffa is as follows. The land having been carefully selected and purchased—preference being always given to a red sandy soil—the owner will get in his workmen and start them on levelling and working up the ground. This is very thoroughly done; the levelling of the earth being important with a view to the future irrigating of the orange trees. The ground is in the first instance well ploughed, and then with the object of effectually removing every particle of weed, the workmen use their hoes to turn up the soil to a depth of fully three feet. This expensive process is very necessary, as the presence of even the smallest root of a weed will prove injurious to the trees and be difficult to remove later on. While this work is going on the proprietor will have fixed upon the spot where the well is to be sunk, and have commenced operations. The depth at which water is found varies materially in different gardens, and ranges from about twelve to sixty feet below the surface; consequently the cost of sinking his well is always more or less a matter of speculation to the proprietor.

The deeper wells are, however, the exception and not the rule. The system of irrigating is by Persian wheels, simple in construction, cheap, quickly made and repaired; and experience has shown that they are much better adapted for the purpose intended than the steam pump. The whole of this simple machinery is quickly specified and described. A wide cog-wheel is kept going horizontally by a mule with a sweep; this turns a larger one perpendicularly, which is directly above the mouth of the well. Over this revolve two thick ropes, and upon these are fastened small wooden buckets; one side descends while the other rises carrying the buckets with them, these descending empty, those ascending full; and as they pass over the top they discharge the water into a trough which conveys it into an adjoining tank. The quantity of water discharged within the twenty-four hours depends on the speed at which the mule is kept going, and also, of course, on the depth of the well. An average-sized garden requires the constant labour of three to four mules to provide the necessary amount of water, the animals being relieved about every three hours.

The ground prepared and manured, the Persian wheel fixed, and accommodation—of the simplest kind of course—being provided for the gardener and the mules, the proprietor now proceeds to buy young lemon trees about a year old. These are meant to be used as stocks upon which the orange slips are later on grafted; and of them there is always a fair supply available in the nurseries of the older gardens. These lemon trees are now planted, under the supervision of the head-gardener, at a distance of four yards apart, and the most suitable time for this operation is during the months of March and April, before the great heat has set in. A hedge of cactus or prickly pear is planted at the same time round the garden, which in a few years' time grows into an impenetrable mass, preventing the intrusion of man or beast.

The young lemon trees will now thrive without much further attention, except that they must be carefully irrigated; this is done by a system of small masonry troughs running in all directions through the garden, and fed from the tank adjoining the well. The garden is generally divided into four equal parts, each part being irrigated within the course of two days, so that every tree receives its share of water every eighth day in rotation; and this is considered ample. A small trench is dug round each tree sufficiently large to hold its requirement of water, and as the tree grows and needs a larger supply, the trench is enlarged; the amount of water that will eventually be required must therefore be calculated on the basis of the irrigation necessary when the trees are six years old, and may be said to have reached maturity. If the garden is a full-sized one, and contains about six thousand trees, it will be necessary to sink either two wells or one well sufficiently wide to admit a double set of buckets, thus raising double the quantity of a single set in the same space of time.

During the winter months the garden is left to itself, the gardener employing his time in

taking the mules to graze, thus saving the cost of feed. The winter (or rather rains) over, the garden is weeded, manure is worked into the soil, and the trenches round the trees are remade and enlarged. Irrigating commences about the end of June, and lasts till the end of October or middle of November.

In order to recoup himself for his outlay while the trees are growing, the proprietor will sometimes arrange with his gardener to grow vegetables in the empty spaces between the young trees, giving him the seed and one-third to one-half the produce of the vegetables in lieu of wages. This system is, however, not considered economical in the long run, as the trees, which are purposely grown in close proximity to each other, really require the whole of the soil; and their development and productiveness is retarded by the growing of vegetables.

The young lemon trees are allowed to grow for two summers before the orange slip is grafted upon them; this operation is performed in the autumn by the head-gardener, who is an adept at this work. After the fourth summer, calculating from the time the lemon stock was planted, a few oranges may appear on the trees; and during the following two years the whole of the expenses of a garden will, as a general rule, be covered by the sale of the orange crops.

It is generally assumed that after the fourth year a garden becomes self-supporting; but it will require two years longer before a return in capital outlay can be expected. After the sixth year, however, a garden that has been well attended to will not only pay all expenses, but give a handsome return as well. The fortunate proprietor will now also have the further satisfaction of knowing that the marketable value of his property represents probably more than double the whole of his outlay. This will give an idea how profitable orange-growing in Jaffa really is, to those who can afford to wait a few years for a return on capital. To the native of Jaffa only one form of investment has a charm—the height of his ambition is to own a 'Biarah,' the technical term for an orange-garden; unfortunately for him, however, he as frequently as not launches upon the enterprise without having sufficient capital to see it through successfully, with the result that he is compelled to borrow money at a ruinous rate of interest in order to meet his current expenses, and finally has to part with his property before he has seen any of its fruit. This explains why most of the garden property is in the hands of the money-lending class, who have had very little trouble in growing the trees.

Once the garden is in full bearing, the proprietor, apart from an occasional visit of supervision, has little to do beyond selling his crop of oranges, paying the expenses, and pocketing the balance.

The gardener in charge receives a fixed wage of from two to two pounds ten shillings per measure only as long as the trees do not bear; once they are in full bearing he is no longer paid by a fixed wage, but receives a share of the produce, generally one-twelfth to one-tenth of the crop. It is also understood that the

gardener's wife and family, who live on the premises, assist in the garden-work without extra remuneration, hence the size of his gardener's family is a matter of some consideration with the owner. This system of making the gardener a partner in the produce of the garden works very well, as he thereby acquires an interest in the general up-keep of the property.

It is difficult to calculate the exact cost of laying down a garden. The price of the land varies of course according to position and quality; then the depth of the water below the surface and consequent cost of sinking the well cannot be estimated to a nicety. As a general rule, however, a garden containing six thousand young trees will cost from eleven hundred to twelve hundred pounds to lay down complete, with live-stock. To this sum will have to be added five years' expenditure (during which period the garden is assumed to be unproductive) at the rate of one hundred and twenty pounds per annum, making six hundred pounds. We have therefore a total of eighteen hundred pounds, representing the capital outlay on the garden up to the time that the trees are in full bearing. From now onwards the crop of oranges will have an annual value of from four hundred to five hundred pounds; and this will leave the proprietor, after deducting all expenses for wages, feed of live-stock, taxes, repairs, &c., a clear revenue of ten to fifteen per cent. on his total capital outlay of eighteen hundred pounds.

The risks which the Jaffa orange-grower runs, as compared with those which the grower in Florida has to face, are infinitesimal. The storms that visit the Syrian coast, although of frequent occurrence during the winter months, are not of such force as to damage the trees; in fact it is remarkable how very small is the proportion of ripe fruit even which falls to the ground after a storm. This is no doubt due to the fact that the Jaffa orange tree is not allowed to grow larger than a good-sized shrub; and as the trees are placed only four yards apart they afford each other very considerable protection from the force of the wind. The cactus shrubs also, forming the hedge of the garden, grow very thick and high, and give additional protection from the storms. Blizzards and frosts, which have proved so ruinous in Florida, are quite unknown in Jaffa.

Owing to the good keeping qualities of Jaffa oranges, which enables them to be shipped to distant parts, there is always a brisk demand for them, and the grower has hitherto had very little difficulty in disposing of his crops at good prices. If not exorbitant in his demands, he can almost invariably sell his fruit for a lump sum while the fruit is still green, and before the winter, with its risks of hail, &c., has set in. The shipper who purchases the fruit in this way takes over the whole of the risk of any damage that may happen to it, and he cuts the oranges from the trees whenever it suits him to do so; the contract only stipulating that the garden is to be cleared by the middle of March, as the proprietor likes to see his trees free of fruit before the new blossoms appear.

The whole of the crop of Jaffa oranges does not at the present time exceed three hundred thousand boxes of about one hundred and sixty

oranges each, which is a mere trifle compared with Spanish or American crops, and about four-fifths of this quantity is at present shipped to England.

The orange-growing industry is almost entirely in the hands of natives; a few of the newer gardens are, however, owned by Germans and Frenchmen.

MATING FISHES.

By W. ANDERSON SMITH.

WE are gradually becoming better acquainted with the wonders of the sea, and discovering a strange similarity in its general features with much that is familiar to us in the better-known land-section of the globe. If we once got to understand that a mile of sea is a much more extensive hunting-ground than any mile of land, we should better grasp the enormous possibilities and more complex conditions of the ocean world. For in place of the few feet of the earth's surface that is inhabited, a mile of sea surface may be of vast depth, and all of it may be the scene of life and rivalry and struggle. There are different classes of fishes, and varied conditions for fish life, in all the various zones of sea. There is food of different kinds—often exceedingly minute—throughout the larger portion of it during the greater part of the year; and the lives of the inhabitants vary to as remarkable an extent as do the conditions under which their existence is passed.

It is commonly believed that a sort of communistic indifference is the ordinary law of nature that regulates the intercourse between the sexes of fish, and that 'love' does not exist amongst the cold-blooded inhabitants of the deep. This, however, is a misconception. In the case of the gregarious fishes, indeed, there is no apparent individual preference; for with the cod spawning over a period of six weeks or more, and sending its millions of eggs to take their chance on the surface of the water, this would be almost an impossibility. Yet such promiscuity is by no means a universal condition. With the plentifulness of eggs the regardlessness of the parents as to the future of their offspring seems to increase. We can scarcely look upon any creatures, much less vertebrate animals such as fishes, as wholly indifferent to the safety of their species; yet the herring will freely devour the young of its own species, and cannot possibly distinguish its own offspring amid the throng. This is the more remarkable, as the balance of evidence would lead me to believe that this gregarious and non-mating fish was originally of a higher character, and has degenerated; as humanity would probably do if compelled to live under conditions as unfavourable to domesticity. The herring spawns like an inshore fish, depositing its ova on rough sea-growths, in place of consigning them to the winds and waves like the ordinary sea-fishes. It also used to spawn close inshore until driven farther and farther out into deep water by the persistent onslaught of

man. Its American congeners on the Pacific coast still shed their spawn close inshore on wattle laid down for them by the Indians, which is afterwards removed for the purpose of collecting the ova for food. Further, there are Australian species that are even yet inhabitants of fresh water, and—a fact of great importance for our present argument—these are non-gregarious. I am of opinion that the beautiful fishes of the herring kind were originally mating fishes, and developed their beauty as a sex character; and that their great increase has driven them to become gregarious only within comparatively recent times, so that they have not yet lost all the characteristics of mating fishes, with their deposited and guarded ova. Under what conditions have the various fishes advanced to that cultivated and, as it were, partially civilised state, in which their young are cared for, and their mates delighted with a display of gay colours and startling physical adornments? There is a wonderful sameness under the complexity of the animal creation, and we find very similar conditions in all classes of life, from the insect to man. All types of family and non-family arrangement have been tried, and, found wanting under fresh social conditions, have been dropped for new ones. Yet the advantages that have accrued from the earlier arrangement often survive for a very considerable time, and defy the ordinary observer to understand how they have originally arisen.

It may safely be premised that with no kind of animals was any considerable intellectual progress made until they advanced from the original communism of the sexes, and adopted that family life which is the most powerful aid and stimulus to advance in civilisation. On the other hand, the falling away into ancient savage courses meant a similar decay in intelligence. The number of human races that have thus degenerated is probably greater than we are willing to admit. I now desire to call attention to the indications of similar degeneration on the part of fishes, and arising from similar causes. In order to take a broad view of the question, we must not be content to regard the present condition of our native fishes as representing the general character even of their own genus, much less of genera closely allied. Thus some of the herring of Australia are not only gregarious and marine like our own, but other species dwell in fresh water and are non-gregarious. So that it is no great stretch of probability to assume that all the herring tribe originally belonged to fresh or brackish water, and were mated; and that they only gradually became marine, gregarious, and sexually communistic. Rapid increase, and the necessity for an increased supply of food, would account for the inevitable movement in this retrograde direction, forcing them to return to the salt water ere the growth of land and fresh-water streams made a higher life possible. Domesticity in a great ocean seems hard to imagine. There is a primary demand for suitable physical conditions, so that the female mate can be isolated and left comparatively secure in some definite position. This can only be done in a river or along a comparatively protected coast. So that when we find in the sea fishes in which male and female have come to be sharply dis-

tinguished in appearance and which have developed special sexual characteristics, we conclude that they have so developed originally under very different conditions, and have formerly been river or shore fishes. We do not know a great deal of the habits and customs of that most brilliant of our fishes, the Skulpin (*Callionymus lyra*); but the fact that the male is so gorgeous, while the female is so plain, points to a condition of things like that which has developed birds on land. The male must have the desire to specially attract, while the female must have the æsthetic instinct and admire a 'gay wooer.' Although somewhat of a rover, the skulpin belongs to a class of shore fishes, and doubtless developed his character and physical peculiarities as a shore fish. We may take it that he is a monogamist like other gay fishes, and endeavours to attract his mate by the embellishments of his person.

One curious character of the most highly domestic fishes within our knowledge is that what elsewhere we look on as the maternal instinct is in their case paternal. Thus the little sticklebacks are amongst the most noted of nest-builders; but it is the male that watches over the eggs, as it is the male that builds the nest for their accommodation. Curiously he is not monogamous, and has to guard the ova from the mothers, as the hen turkey has to hide her eggs from the father. The sea species is also a nest-builder; but it can scarcely be called marine, seeing that it is as indifferent to fresh water as the common stickleback is indifferent to salt. Still more remarkable in this direction is the pipe-fish, or Syngnathus, which, when the female has ejected the ova, takes them, and placing them in a long pouch (or series of small pouches, according to the species), hatches them himself, and undertakes all the care of the young—a care that is also unusually prolonged. This is a sluggish, slow-swimming fish, much given to coiling itself round seaweed, with a tube in place of jaws, and no very marked intelligence. But it has developed the domestic instincts powerfully in a special direction, and is a singular instance of a fish that is often, however unwillingly, pelagic, and provides against the risks incidental to its pelagic existence. Although producing comparatively few ova, the pipe-fish is often exceedingly abundant; no doubt the exceptional care of the young secures them a fair start in life. They are originally, however, shore fishes and fishes of the quiet waters—they could not otherwise have maintained an existence with their weak powers of progression. I attribute the comparatively unintelligent character of this fish to the too prolonged care of the young; they are too long tied to their father's apron-strings. Their main defence lies in the tough cartilaginous casing with which they are armed, and which renders them a by no means attractive morsel to the hungriest cod. The other shore domestic fishes are specially intelligent, although often delicate and unprotected. Thus the little sucker fishes of all species are gelatinous and incapable of defence. But they deposit their ova in a safe place, and watch over them with persistent devotion. Any one accustomed to dredging in the spring over scallop ground must be familiar with the dainty little

creature, often of surpassing beauty, that is frequently found in the half-open shell of the departed scallop. She will be found to be lying on rows of eggs, which she has deposited on the inner surface of a shell just sufficiently open to permit her entrance and exit. I cannot say to what extent the male aids the female in attending to the ova; but as he is at this season in his best wedding plumage, a very ocean gem, he may often be noted as at least in attendance upon her ladyship, and neither will willingly leave their charge. These are indeed true mating fishes, and in captivity are greatly devoted to each other and to their young. Besides this little two-spot sucker there is a still more distinctively shore fish of the same family. It has a row of bright spots along the dorsal fin in the male, and though as to species it is somewhat mixed up by authorities (no doubt owing to the marked difference of the sexes), there is no doubt about its being generically *Lepidogaster*. This fish is very numerous in localities in the spring under stones on the shore, and then is found in pairs, watching over the deposited ova, being distinctly monogamous. The male is larger as well as more gay and brilliant than the female. It may be noted that this superiority in the male is not always found amongst fishes. The male sole was long in being discovered, being so diminutive compared with the female as to be thought undeveloped. Another species or variety of *Lepidogaster* is found in more exposed situations, and is provided with two brilliant ocellated markings behind the true eyes, as if to act as a protection and scare away any casual enemy. These give the impression of belonging to some huge creature; and it requires a close scrutiny to discover that, in place of being the eyes of a large fish, they are like the dragon on a Chinese shield, meant only for terrifying the enemy. These gentle, intelligent, domestic, 'mating' fishes have not many eggs, but as they carefully tend these, they have a better chance of continuing the species than the more prolific pelagic fishes. Still another genus is the Montague sucker, *Liparis*, which is equally domestic, varied in colouring, and elegant. No doubt in all these cases the beauty is determined by the sex sentiment, universally acknowledged to have such a vital influence on the appearance of animated creation. This is one reason why I hold that in such cases as the herring, with so many affinities to inshore and fresh-water fishes, the beauty may originally have been developed under conditions where the sex sentiments had better opportunities of cultivation along domestic and monogamous (or polygamous) lines.

These shore fishes are of many and varied genera, but commonly agree in the fact of their domesticity, although the manner of its display may be as different as the character of the fishes themselves. This suggests the fact that it is the opportunity that is wanted, and that the lack of it has more to do with the result than the nature of the creature. For even the Gunnel, or butterfish, allied to the great ocean ribbon-fish, is as domestic as his neighbours. His walnut-shaped roll of ova is always found with the parent coiled round it, like a hen on the nest, and reckless of its own safety in presence of danger to its young.

The conclusion to be arrived at in regard to the more beautiful and interesting fishes of our own coast is that brilliancy of colouring, with general attractiveness, has been developed as a sexual peculiarity; that it is mainly apparent in shore and fresh-water fishes; and that where the conditions are not now such as to support this contention, the evidence tends to show that these have changed, while the result of former conditions still remains. Further, suitable conditions not only produce domesticity, but monogamy, which among fishes, as amongst mankind, is an advanced sexual condition. It is also one that may be lost, more especially through over-population and unsuitable surroundings. In some instances the difficulties are met by the parents carrying the ova about externally or in pouches; while in others, such as the various viviparous and ovo-viviparous fishes, a closer communication is demanded. The homogeneity of nature is strongly shown by the great world of waters displaying the various arrangements for the continuation of species that have been, or are still, in use amongst the highest types of terrestrial mammalia. But only suitable surroundings conduce to monogamy and domesticity. The 'mating fishes,' however minute, are the triumph of intelligent sentiment.

CONSOLATION.

YE classic bards, whose verses seem
Untroubled and serene
And smoothly flowing as the stream
That gushed from Hippocrene,
Did words to you seem dowered with life,
Volition unpropitious,
The Muses, jades who stirred up strife,
Elusive and malicious?

Did Homer, when hexameters
Proved obstinate or coy,
Wish he had never tried in verse
To tell the tale of Troy?
Was Sophocles at times inclined
To turn his dithyrambics
Against the weak misguided mind
That first contrived iambics?

Did Horace keep a temper sweet,
When one deceitful line
In vain he called on to complete
An epode else divine?
Did Virgil e'er in anger sit
And call down classic curses,
Because the verse would not admit
His Corydon and Thyrsis?

Chafed by a struggle long and hard
As ever poet sung,
The wooing by the anxious bard
Of his coquettish tongue,
We hug, O mighty men of old,
This fancy to console us,
That there was sitting of the gold
Rolled down by your Pactolus.

W. Hogg.

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